

Information to identify the case:

Debtor 1 **Patricia Lynn Richey**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6461**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Northern District of Texas**Date case filed for chapter **7 3/12/19**Case number: **19-20075-rlj7****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Patricia Lynn Richey	
2. All other names used in the last 8 years	aka Patricia Lynn Bigham	
3. Address	1526 Sir Thopas Ct Abilene, TX 79602	
4. Debtor's attorney Name and address	Van W. Northern Northern Legal PC 112 W. 8th Street, Suite 508 Amarillo, TX 79101	Contact Phone: 806-374-2266 Email: northernlaw@suddenlinkmail.com
5. Bankruptcy trustee Name and address	Kent David Ries 2700 S. Western Street Suite 300 Amarillo, TX 79109	Contact Phone: (806) 242-7437 Email: trustee@kentries.com

For more information, see page 2 >

Debtor **Patricia Lynn Richey**Case number **19-20075-rlj7**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	205 East Fifth Street, Room 201D Amarillo, TX 79101-1559	Hours open: Mon.-Fri. 8:30-4:30 Contact Phone: 806-324-2302 Date: 3/13/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 17, 2019 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: U.S. Courthouse, 205 E. Fifth St., Room 26, Amarillo, TX 79101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <div> Filing deadline: 6/17/19 </div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court
Northern District of TexasIn re:
Patricia Lynn Richey
DebtorCase No. 19-20075-rlj
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0539-2

User: skerr
Form ID: 309APage 1 of 2
Total Noticed: 38

Date Rcvd: Mar 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2019.

db +Patricia Lynn Richey, 1526 Sir Thopas Ct, Abilene, TX 79602-1915
 tr +Kent David Ries, 2700 S. Western Street, Suite 300, Amarillo, TX 79109-1536
 18503417 +Advance Merchant Services LLC, 116 Nassau Street, Suite 804, New York, NY 10038-2481
 18503418 +Amerquest, 2929 Expressway Dr. N, Suite 300, Islandia, NY 11749-5302
 18503419 +Attorney-In-Charge, Office of The United States Attorney, 500 S. Taylor, Lobby Box 238, Amarillo, Texas 79101-2446
 18503420 +Barclay Hawaiian Card, 100 S. West Street, Wilmington, DE 19801-5015
 18503421 +Berkovitch & Bouskila PLLC, Attorney, 1330 6th Ave. Ste 600B, New York, NY 10019-5472
 18503422 +Business Merchant Funding, 680 Central Avenue, Cedarhurst, NY 11516-2329
 18503427 +CBSG Complete Business Solutions Group, 22 N 3rd Street, Philadelphia, PA 19106-2113
 18503426 +Caterpillar Financial, 2120 West End Ave, Nashville, TN 37203-5341
 18503430 +Comptroller of Public Accounts, Taxation Division Bankruptcy, P.O. Box 12548, Austin, Texas 78711-2548
 18503431 +Corporation Service Company, 251 Little Falls Drive, Wilmington, DE 19808-1674
 18503432 +First Financial Bank, ATTN: Bankruptcy Dept., P.O. Box 701, Abilene, TX 79604-0701
 18503433 +Happy State Bank, 701 S Taylor St, Amarillo, TX 79101-2405
 18503434 +IKHAN LLC, 160 Pearl Street - 4th Floor, New York, NY 10005-1627
 18503436 +Member HSBC Group-Beneficial, Attn: CML Customer Resolution Department, 1421 West Shure Drive, Suite 100, Arlington Heights, IL 60004-7818
 18503439 +Perdue Brandon et al - -Amarillo, PO Box 9132, Amarillo, TX 79105-9132
 18503438 +Perdue Brandon et al -Lubbock, PO Box 817, Lubbock, TX 79408-0817
 18503440 +Randolph Brook FCU -RBFCU, Attn: Bankruptcy Dept, PO Box 2097, Universal City, TX 78148-2097
 18503441 +Security Service FCU, Risk Management, PO Box 691586, San Antonio, TX 78269-1586
 18503444 +Txdot Credit Union, 4174 Old Anson Rd, Abilene, TX 79601-9212
 18503445 +Unify Credit Union, 3333 Preston Rd No. 101, Frisco, TX 75034-9013
 18503450 +World Global Capital LLC, 30 Broad St No. 14, New York, NY 10004-2906

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: northernlaw@suddenlinkmail.com Mar 14 2019 00:15:44 Van W. Northern,
 Northern Legal PC, 112 W. 8th Street, Suite 508, Amarillo, TX 79101
 18503416 +E-mail/Text: bknotice@abileneteachersfcu.org Mar 14 2019 00:18:36 Abilene Teachers FCU,
 Attn: Bankruptcy, PO Box 5706, Abilene, TX 79608-5706
 18503415 +E-mail/Text: bknotice@abileneteachersfcu.org Mar 14 2019 00:18:36 Abilene Teachers Fcu,
 Po Box 5706, Abilene, TX 79608-5706
 18503423 +E-mail/Text: bkdept@cancapital.com Mar 14 2019 00:15:52 CAN Capital, 2015 Vaughn Rd NW,
 Building 500, Kennesaw, GA 30144-7831
 18503424 +EDI: CAPITALONE.COM Mar 14 2019 03:18:00 Capital One, Attn: Bankruptcy, PO Box 30285,
 Salt Lake City, UT 84130-0285
 18503428 +EDI: CHASE.COM Mar 14 2019 03:18:00 Chase Card Services, Attn: Bankruptcy, PO Box 15298,
 Wilmington, DE 19850-5298
 18503429 +E-mail/Text: bankruptcy@commercebank.com Mar 14 2019 00:17:45 Commerce Bank,
 Attn: Bankruptcy, PO Box 419248 KCREC-10, Kansas City, MO 64141-6248
 18503435 +EDI: IRS.COM Mar 14 2019 03:18:00 Internal Revenue Services, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 18503437 +E-mail/Text: teresa@parfunding.com Mar 14 2019 00:20:03 PAR Funding, 20 N. 3rd St,
 Philadelphia, PA 19106-2118
 18503442 E-mail/Text: dallas.bnc@ssa.gov Mar 14 2019 00:18:38 Social Security Administration,
 601 E. 12th St, Kansas City, MO 64106-2859
 18503443 +E-mail/Text: ridpacer@twc.state.tx.us Mar 14 2019 00:19:21 Texas Workforce Commission,
 101 E. 15th Street, Austin, Texas 78778-0001
 18503446 EDI: USBANKARS.COM Mar 14 2019 03:18:00 US Bank-RMS CC, Attn: Bankruptcy, PO Box 5229,
 Cincinnati, OH 45201
 18503447 E-mail/Text: ustpregion06.da.ecf@usdoj.gov Mar 14 2019 00:17:20 UST U.S. Trustee,
 1100 Commerce Street, Room 976, Dallas, TX 75242-1011
 18503448 EDI: WFFC.COM Mar 14 2019 03:18:00 Wells Fargo Bank, Attn: Bankruptcy Dept, PO Box 6429,
 Greenville, SC 29606
 18503449 +E-mail/Text: wfcubankruptcynoticing@western.org Mar 14 2019 00:18:39 Western Fed Credit Uni,
 Attn: Bankruptcy, PO Box 10018, Manhattan Beach, CA 90267-7518

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

18503425 Caterpillar

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0539-2

User: skerr
Form ID: 309A

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Total Noticed: 38

Date Rcvd: Mar 13, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2019 at the address(es) listed below:

Kent David Ries trustee@kentries.com, TX41@ecfcbis.com
United States Trustee ustpregion06.da.ecf@usdoj.gov
Van W. Northern on behalf of Debtor Patricia Lynn Richey northernlaw@suddenlinkmail.com,
knorthern@suddenlinkmail.com/northernlawfirm@gmail.com

TOTAL: 3